

CHILD STUDY

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H E A D L I N E S



Children need wholesome experiences with money. Both the family and the school can help develop their concepts of our complex economic institutions so that children will be realistic about the value of money, and wise and generous in its use.



The contributors to this issue are as follows: A. J. Altmeyer, Chairman, Social Security Board, Federal Security Agency, of Washington, D. C.; Charlotte Biber Winsor, instructor at New York University and at the Cooperative School for Teachers, and also a member of the Bank Street Workshop staff at P.S. 186, Manhattan; Sidonie M. Gruenberg, director of the Child Study Association of America, and author of many books on parent education; and Helen G. Sternau, of the Editorial Board of Child Study. Harry Bakwin, M.D., Associate Professor of Pediatrics, New York University, is the author of "Science Contributes." "Parents Contribute" was written by Helen Ratnoff Plotz, a member of the Children's Book Committee of the Child Study Association, and the mother of three children.



"The Family's Stake in the Future of Education" will be the subject of the spring issue of CHILD STUDY.



MONEY

FROM being a medium of exchange affecting relatively few people, money has come to be an almost universal tool which everybody has to use. And it has come to be a powerful instrument for adjusting human relationships that outreach the needs of trade and barter.

MONEY affects us beyond the family's and the individual's buying and selling, as in our relationship with government. Our handling of money bears upon the facts of dependence, and of individual and family security. And it bears upon our social adjustments in terms that did not exist for most people but a few generations ago. Our grandparents were unaware of such problems as "student aid," for example, with its suggestion that we may yet "pay" children for going to school; they did not argue that all young people need genuine work and earning experience, regardless of the parents' income.

BECAUSE emotional and ethical involvements are inseparable from the operations of this distinctively human invention, it is essential that children get their bearings toward money while still dependents within the family. In handling the family funds, many parents find that a child's "allowance" helps to determine his later attitudes not alone toward giving and receiving or toward spending and saving, but also toward other people and toward himself as a social being. Through the allowance the child may be helped to feel that he is sharing fully in the family's resources and so belongs intimately to the family.

EDUCATION in the meaning and use of money is, of course, not confined to the home. The school has an important role to play in orienting children and young people with respect to the place of money in modern life. This service must reach beyond lessons on the mechanics of manipulating numbers in making change or on the mechanics of buying and selling, making deposits and calculating balances. Teachers must increasingly recognize the relationships among people as producers and consumers, as merchants and customers, as workers and as citizens, as technicians and as users of services.

THE NEED for more thorough and more comprehensive educational help is becoming increasingly urgent at every age level. The kind of security which a family had on a farm a few generations ago is no longer possible for most of us, who are dependent upon money income rather than upon our own lands and efforts for our food, our clothing and our homes. Since money is now so close to our daily lives, the foundations for our social attitudes—which we express more and more through the way we handle money—need to be deliberately laid in our homes.

THE EDITORS.

Our Money

By SIDONIE MATSNER GRUENBERG and HELEN G. STERNAU

"IN our family we never talked about money," declared a certain lady, dismissing a group discussion which she plainly considered not quite Emily Post. And a good many people brought up in that by-gone day remember all too well this taboo which existed in many "well-bred" homes, a hush-hush atmosphere about money not unlike that surrounding sex in the same era. If mother and father discussed financial affairs and planned a budget, they did so behind closed doors and any public reference to such sordid matters was unthinkable.

A far cry that from the unforgettable scene in the play "I Remember Mama," in which Mady Christians calls the whole family together for the parceling out of Father's pay check: so much for rent, so much for food, so much for one child's shoes and another's note-book; so much for Father's tobacco and perhaps a little over to be saved toward that visionary warm coat for Mama; Father's generous decision to give up smoking to meet the deficit when there seemed to be no other way to find enough to let Nels go to high school, and everyone's willingness to help toward this new goal. As Mama said, "Is good that children learn about money in this way."

Not all budgets are as simple to explain and not all families would find this particular method helpful, but the spirit of that conference is worth duplicating in any home. It would be hard to find a better pattern for learning money values in family life.

Here children learned in the most direct manner both the usefulness of money and the limits it imposes. More important, perhaps, they learned to regard the family's resources as something belonging to all for the common good, to be shared according to the special needs of each and with due regard for individual values and feelings. It was "our money."

Such an attitude puts money in its proper place in the scale of family values. Children who have grown up in such a home are not apt in later years to sacrifice fundamental human needs to the power that money conveys.

NOTE: Because of the great interest in the subject of educating children regarding the meaning and use of money, the Child Study Association will shortly have available a pamphlet on the subject.

Money is truly power—for good or evil—though often we confuse issues by not recognizing the real motives in our handling of family finances. Mrs. X, for example, wondered who should pay the children's allowances in her household after Mr. X lost his job and she became the major bread-winner. She realized that it might be humiliating to him if they changed the former family custom, but it didn't seem realistic to her to have him continue to hand out the money. Thinking in terms of "our money" rather than *yours* or *mine*, might have clarified family needs in such a situation and made it clear that father should pay the allowances, just as he had always done. It wasn't a question of who *earned* the money—but of how it should be handled for the good of all. Perhaps, too, Mrs. X might in time have been helped to see how tempted she had been to use *her* money to dominate the household and belittle her husband.

Many a man has used his money to control the freedom of his wife and children. Fear of losing such power was, and still is, perhaps a strong, if unrecognized, motive behind some of the chivalrous objections to women's work. Nor were these fears of a changed balance of power unfounded. As work opportunities opened up for women, their personal freedom in home and community advanced correspondingly.

Adolescents have been less fortunate in our altered culture. The change in industrial life has prolonged their years of financial dependence upon their parents and so delayed their maturity. (Conditions in the war years were exceptional, of course.) Many parents find it difficult to set their grown children free and too often they are tempted to use their money as a final means of control. The father in the well-known Henry Aldrich radio program is typical of many well-meaning parents in this regard. In one instance he went so far as to cut off his son's allowance completely in an effort to force the boy to reveal certain information, although Henry's word of honor to a friend was at stake. Unfortunately this kind of domination through money takes place in real life too; many young people are forced to obey rather than be guided in regard to the places

they go, the company they keep, and the myriad choices they should be learning to make for themselves. No wonder that they chafe under their prolonged dependency and that they are tempted to leave school for any dead-end job, if only to be free.

Adolescents have an acute need to prove their own adequacy and adult status. Even in the wisest families, where controls are voluntarily withdrawn as young people mature and where money is never used as a disciplinary device, the adolescent often feels challenged and uneasy until he has proved to himself that he can hold a paid job. Vacation jobs or the work-study plans of some progressive high schools and colleges can be of great value for just this reason—even when the amount earned is not essential to the family budget.

When work is scarce, however, such interim jobs are hard to find and at best they provide a solution for only a few young people in comfortable circumstances. If we face the dilemma of great numbers of older children and adolescents, we must admit that in peacetime our society seems short-sightedly to find it more profitable to keep them at school than at work. Many of them would be willing enough to continue their training if they could lead reasonably mature lives at the same time. But while they are completely dependent upon their own families for support they continue in many cases to be treated as children, and to feel themselves a burden, too. For the great majority of families the support of adult children is a burden and strains and resentments are involved on both sides. How then can these young people be expected to stay at school?

The GI Bill of Rights recognizes this problem for the veteran group. It not only pays tuition and other educational expenses for those who qualify, but provides an allowance for basic living expenses as well, this to be paid directly to the student. We may well find it desirable in years to come to provide similar benefits for all qualified boys and girls who wish to continue their education beyond the high school years. If society denies them paid work, it should offer them some other road to maturity.

The money-power relationship works both ways, as has been all too evident in the war years. Boys and girls by no means mature enough to manage their own lives suddenly found it quite possible to earn huge sums and many of them made dangerous use of their new freedom. We may, of course, suspect the quality of control to which these youngsters had been subject before. And herein lies one of the grave dangers of family relationships based

on the authority of money. Where parents have guided their children through sounder relationships, they are not so likely to "kick over the traces" so wildly at the first opportunity.

Money is power in this very real sense—but it is power of a limited kind and there are very important things which it can *not* do. This, too, children must learn, and here again family atmosphere teaches more than direct precept—which is true wherever values are at stake. How often we see people trying to buy love, for example, and how futile the attempt. Miss Y. is an able and wealthy single woman with no close friends, who, because of deep personal difficulties is unable to relate herself warmly to anyone. This unhappy girl goes through life showering her merest acquaintances with gifts whenever the slightest opportunity presents itself. The gifts are appreciated but their recipients are always vaguely uncomfortable, for it takes no very deep insight to sense the unconscious need which prompts them. We all know men and women who spend more than they can afford on parties and clubs and liquor, in a never-ending search for good fellowship. We know parents who load their children with gifts in what seems to be a vague hope of purchasing affection, and children who spend all their pocket money on treats for a gang which never quite accepts them.

Such behavior is an unmistakable sign of trouble. Parents should give it close attention but they cannot hope to change matters by argument or disciplinary action. They must look deeply into the child's personal relationships and make adjustments at this level if they can; but often this may be a baffling task requiring sound professional counsel.

Attitudes and values involving money and the part it plays in human relationships are largely caught by children from the people they live with, or developed as an outlet for their own hidden needs. But there are other lessons concerning the wise use of money which are more in the nature of techniques. Children must learn these through actually handling money of their own. It is for this reason that so many parents today find it useful to give their children allowances.

A generation or two ago parents felt little need to teach children the use of money early in life. In a simpler society few of the everyday necessities and satisfactions were purchased in cash. But money transactions are part of everyday living for all of us now, especially in cities and towns and for many rural families, too. Automobiles have brought town

and countryside closer for all practical purposes and today many farm children see stores and movies and the goods that money will buy almost as soon as do their city cousins. Children must learn about money earlier because they actually use money sooner and will be more dependent upon it all their lives.

Some parents still have scruples about letting children spend money which they have not earned, feeling that this will result in an irresponsible attitude. Others feel that children's spending is wasteful of family resources, for surely many things which children buy are trivial and of but passing value. "We give our children everything they need so far as our resources permit," such parents say. "Why, then, should they have money to spend, too?"

A suitable allowance for the child will not seem wasteful if we think of it as an *educational* device, which it really is, and not as an indulgence. Money used for the child's education is surely a legitimate part of the family budget. As we know, children learn best by doing. The more complex the skill to be mastered, the more essential is this kind of direct experience. They cannot afford to wait to learn the use of this particular skill until they are old enough to earn money themselves. We must provide the materials and opportunities for learning, just as we provide all other things that children need for growing up.

Even people of very modest means find that they can afford to teach their children in this way if they decide to give small sums regularly and according to plan instead of handing out pennies or nickels here and there on request—or when the child nags hard enough. This is not to suggest, of course, that families in dire poverty can risk any of their inadequate funds in the inexperienced hands of young children. But many parents who insist at first that this luxury is not for them are surprised to discover, when they keep track, how much they are giving their children in dribbles in penny-wise and meaningless fashion. The same amount used systematically starts the child's money education. And surely children who have scant funds are most in need of help in learning to spend wisely.

If children are to learn through allowances, the money must be really theirs to spend as they choose and it must be given regularly so that they can count on it. An allowance which is increased or decreased for disciplinary purposes is not helpful in teaching sound financial planning nor moral values either. We can't buy virtue with bribes and we only confuse the child's values when we attempt it

—to say nothing of undermining the very relationship upon which all genuine moral guidance depends. Allowances are given to help children learn to use money wisely. If that purpose remains clear, it is not too hard to give the child full freedom to spend his money as he sees fit.

A child who has his own money to spend as he pleases will, of course, do foolish things with it at times. But he should be allowed to do them without reproof. When a child stumbles and scrapes his knee while learning to skate, you don't scold him or take his skates away. You know that falling down is part of learning how to manage himself and the skates. It's the same with money. He may get a tummy ache from buying too much candy, but that is not likely with the small income appropriate for a young child. His stumbles are more likely to be in the direction of buying flimsy toys that don't last long.

After making a foolish purchase, a child will resolve to be more sensible next time. But it usually takes quite a few "next times" before the lesson is really learned and he finds out how to get the most fun and the most satisfaction from his money. He has to learn this lesson for himself. He cannot learn simply by being told. He can, however, be helped by his parents if they give advice sparingly and at the right moment, while still leaving him free to make the final choices himself.

At first most children spend all of their money as soon as they get it. A dime means a ball or a box of crayons, a funny book or paper dolls. Or perhaps it may be divided to cover an ice cream cone and a chocolate bar. But sooner or later the child wants something that costs more than his whole week's allowance and he may not have the slightest idea how one takes the next step into high finance. Dad or mother can now explain the possibilities of "saving up" for a desired end, but the end must be concrete and not too distant or the young child will soon lose interest.

From saving over a short period for a definite object he very much wants, a child gradually learns as he grows older to save over a longer period and for a less specific purpose. A ten-year-old may save money with which to buy Christmas presents next winter, for instance. It is only later, perhaps in the early teens, that a child can adopt saving intelligently as a policy and put aside a "reserve" for unforeseen contingencies. Boys and girls do learn to consider the future, to give up certain things *now* in order to

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Schools Can Teach the Use of Money

By CHARLOTTE BIBER WINSOR

WHEN we came back to school in the fall of 1943, we found that because of the war we could not get films for the photography job that the thirteen-year-olds had done other years. So we decided to help the school along by running the lunch room. First of all we started cleaning up the stockroom which needed it badly. The whole room had to be scrubbed, whitewashed, new and stronger shelves made, and a lock put on the door. We then put the stock on the shelves and took inventory. This inventory we check each month.

In this forthright fashion a group of thirteen-year-old children (eighth graders) began a report to the staff on their term project. How these children were equipped to handle such a job, how the school tradition made it appropriate for them to do it, how well they succeeded with it, how much learning came to them from it—these are the questions that need answering.

In the school of which I write each group of children from the eight-year-olds upwards was responsible for some piece of school function—post office, supply store, sign and poster service, printing press, toy-making and maintenance, and the photographic recording job mentioned above. These eighth-graders came through with a well-developed technique for group function, practical management, and participation in the business of operating a school. Their approach was as direct as their report. The physical set-up needed improving and this was handled with speed and precision.

Next a budget was made. . . . We came to the conclusion that the dining room was one-twentieth of the school's activities, so it has to carry a twentieth of the school's overhead.

Making the budget for a lunchroom serving about two hundred dinners each day was an elaborate undertaking out of which the learnings were real and varied. Understanding a budget came first—personal, family, institutional—and this brought into discussion the purpose of a budget. Perhaps the most important learning here was that we plan for the spending of money in order to use it most wisely. We budgeted the children's allowances, found that a "whopping" extravagance like an expensive piece of photography equipment might pay larger dividends in satisfaction than several movie shows or many

candy bars and soda pops. We studied typical family budgets and these privileged children were sobered by the contemplation of how little paid-for fun a family could plan for on a \$3,000 or even a \$5,000 income. Then some simple statistics showing the distribution of income levels in American families were brought in and provided good material for thought and discussion of how meager are the material opportunities for the average American child.

Finally, we attacked our lunchroom expenditures. What costs needed to be reckoned in addition to food costs? They could see labor costs at once but "overhead" was a new concept altogether. To come to the "conclusion" that the dining-room was one-twentieth of the school's activity was no easy task, and then to discover what constituted the overhead expenses of the school took some real digging and thinking. Before we finished we had to delve into such problems as mortgage interest and amortization, maintenance and upkeep of the building, heating and lighting costs, telephone service, and other items too numerous to mention. It becomes easily apparent that here was a real situation from which the children could approach practically all the eighth-grade syllabus requirements in arithmetic. To learn how to make out a check (one of the eighth-grade assignments) was a most elementary problem after we had worked on situations as complex as those needed for carrying forward our project.

On the first of the month we check all the bills. We would like the job better if we could make out the checks and really pay the bills ourselves.

The bills for food amounted to almost \$700 a month. Each day as food was delivered, in so far as was possible the children received the staples, and entered the goods on their inventory. At the end of the month all the daily vouchers were totaled and checked as was the inventory of goods on hand. Here again was an opportunity for drill material which had purpose and meaning. Their complaint about not being able actually to draw checks and sign them was one which had my sympathy. But school administration was not ready to accept such a radical departure from bookkeeping procedure. Nevertheless they report:

The group on the whole has liked this job; some, of course, take more interest in this type of work

than others. One part of the job of running the lunchroom which we are doing now was never even thought of at the beginning of the year. That is redecorating the little dining-room. The girls are making curtains, some of the boys have put new tops on the tables and painted designs on them, and all of us have cooperated in painting the walls and the old furniture. The little dining-room is now the nicest one of all.

This is a typical outcome of a project undertaken for practical, even, let us say, mundane purposes. It has served as the springboard into a large part of the arts and crafts experience of the whole group, bringing in some children who could not at this point in their lives have had any part in a pure art experience.

The postscript to this report was as follows:

The other groups in the school get twenty-five cents a month per child for their jobs. We think this would be the sum we would ask for our services to the school. We want to use the money for theatre tickets to see Harriet, a play set in the time of the Civil War, which we are studying now.

And so they concluded their report on their job, giving us good evidence of the manifold satisfactions that can come to a group of children who have been permitted to give of themselves, to participate with the adults in some of their problems, and to receive the appropriate rewards of work well done and of recreation paid for by money honestly earned.

To understand how thirteen-year-olds can talk and act in this fashion it is necessary to go back in the environment of this school, perhaps even into the pre-academic years, because the concepts and practical uses of money and numbers operated even in the play programs of the nursery and elementary years.

The six-year-olds, who in the traditional school would be considered first-graders, are in this school working in a non-academic program. The core material is blocks, and their building at this stage is developed beyond the level of casual block-upon-block structure. There is planning ahead for their play schemes; there is discussion of function; there is constant comparison back and forth with function in the real world.

A bank is a popular piece of construction, possibly because the bank buildings in the neighborhood are imposing in their architecture. But even a good-looking bank quickly loses its meaning without active functioning. The train workers are busily switching and repairing and loading their cars and delivering their goods. The steamer docks and has wrecks and takes on its passengers and loses men overboard. The

grocer sells his goods and gets milk from the farmer and delivers his orders. But groceries must be paid for and even a six-year-old soon tires of "making money" out of paper scraps. So the grocer's clerk and the trainmen and the dock workers are "paid" for doing their jobs. Very quickly and with amazing reality the children discover the need for the services of money exchange. At first a discussion with the children will bring out phraseology, such as "Go to the bank to buy money," but most six-year-olds are ready to disprove or even ridicule such a statement. There follows discussion and the simplest banking process becomes clear. Then very often the children play out the banking process, putting their money into the bank and calling for it when they wish to pay for their groceries, for their trips on the train.

Here we see how the children use in play and recreate on their own level some of the economic complexities of the world which they are just beginning to encounter and understand. There is no attempt to "teach" thrift or any of the other virtues that we associate with money. It is simply a question of introducing subject matter to meet the needs of their play life.

In this limited discussion of a large area of children's school life one can do little more than indicate procedures. How do we promote this development from block play to business management? From the very beginning the children are given real money with which to carry on their school transactions, money in limited, defined amounts—a monthly allowance for each group, money for which they need to present an accounting before they can receive a new allotment. Balancing an account book becomes regular, weekly procedure in every group, and there is more than the arithmetic drill to be had from such an experience. Being class treasurer involves an importance and a responsibility that in my criteria for learning holds a far higher place than do computation skills, though these are important, too. It is interesting to note, perhaps, that the loss of even a penny of group money is a rarity, and is treated with the deepest solemnity when it occurs.

In addition to the group allowances, each of the classes carries on the group job indicated above, and here again the children are involved in financial transactions, which become more complex as they grow older. Running the school supply store involves the purchase at wholesale prices of hundreds of dollars of materials, the computation of the price per pencil or per crayon, the setting of a selling price

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Money and Family Security in the Changing World

By A. J. ALTMAYER

EACH MONTH there are thousands of families throughout the land that get a sense of security from a visit by the postman. For this gray-clad civil servant brings a manila envelope containing a government check which means the difference between security and insecurity to most of these families. This dependence on money as a source of security, which seems so natural to us today, would seem very strange indeed to our grandfathers. Let us look for a moment at life with grandfather.

First of all grandfather's family probably lived and worked on the farm. Grandfather did not work alone at his task; he had a large family to help him. Families with a half-dozen to a dozen children were commonplace. His sons helped with the plowing, sowing the seed, cultivating the soil and reaping the harvest. His wife and daughters churned and baked, preserved fruits and vegetables, sewed and mended. Even the small children had chores to do.

Money played a small part in the life of grandfather's family. Whatever was needed for the family was, in so far as possible, home-made. Money was needed only on rare occasions when salt, sugar, spices, or special tools were required. The family literally lived off the land and *made* a living rather than *earned* a living. The family could succeed at this stern task because it functioned as a unit, with division of labor among the members. Children, particularly, were an asset. Not only could they perform chores when they were young but as they grew older they could take over more and more of the work of the farm and household as the parents advanced in age.

Change has taken place in the family since grandfather's time. The family has moved to the city. As late as 1890 more than a third of the families, with their larger numbers, lived on farms, and many others were in villages. Today, with only about a fifth of the families and a quarter of the population living on the land, we are no longer largely a nation of country people. This movement to the cities came about as a continent was being developed by an ever-growing number of workers. Machines were

taking over farm work that had been done by manpower before. Young men and women from the farms answered the call of the cities. They worked in factories and shops, in industry and commerce. Handcraft in the factory, too, gave way to machine work. As factories poured out more goods, more and more people were needed to sell and finance these goods, and to produce services as well as things. The compact rural family unit has given way to the urban family of specialists.

So no longer do we make a living as in grandfather's day. Now we earn a living, buy it with the money we are paid for our work. The money we earn determines what kind of houses we live in, what food we eat, what clothes we wear.

Children are no longer an economic asset to the family as once they were. More and more formal education is required to prepare them for a competitive world of specialization. To many families, children call for serious sacrifice. The one- or two-child family is today as commonplace as the family with children in stair-step sizes was in grandfather's day.

The working father or mother is engaged at tasks with which children cannot help. The old sense of family interdependence as an economic unit is gone.

No longer is the home and the work-place one domain. The family breadwinner goes forth in the morning and returns in the evening. Families live in apartments or cramped houses. Children grow to maturity and move away as work opportunities beckon. Since workers must follow jobs where they find them, "home" may move across the continent, may even be on wheels.

In grandfather's day life was hard, but the family had a sense of security greater than families have today that depend on money income. Crops might fail, the barn might burn, the cattle sicken and die. Members of the family might die of mysterious maladies, for medical care was often unobtainable. Children died in infancy at an appalling rate as the little headstones in the country churchyard still testify. But with all this, there was a strong sense of family and community spirit to sustain the family.

Many of the risks which the family faces today are as old as the family institution. But misfortunes which could once be mastered now often have a paralyzing impact because the family depends on a sometimes uncertain money income. The lurking fear of the modern parent is that the family's money income may be cut off and the children's support be jeopardized by the unemployment, sickness, death, disability or old age of the breadwinner. How do these hazards affect family security today?

Unemployment began to become a problem when machines and improved work methods permitted an increase in output without a corresponding increase in workers. Even in boom times work has been uncertain—unemployment a constant hazard. During the years 1922-29 nearly a million and a half workers on the average were without jobs. When depression came, unemployment was still more striking; many millions were unable to earn a living. The family facing unemployment is battling an unseen foe. Helpless parents watch their children's food and other necessities shrink. As savings run out, as courage and strength ooze with the strain of fighting an impersonal force, unemployment takes its toll of the family.

Sickness and prolonged disability of the family breadwinner are other grave risks which the family of today must face. On an average day at least 7 million men, women, and children in the nation are unable to perform their daily task because of sickness or injury. Half of this number are incapacitated for 6 months or more. The loss of earnings from this cause in ordinary times amounts annually to 3 or 4 billion dollars. About one-third to one-half of these disabled persons are of normal working age, between 15 and 65 years old.

The family experiences in these cases not only a loss of income, but also expenses for medical care. Extended illness prolongs and intensifies the family's insecurity. The mother may have to leave her children uncared for and go to work outside the household to support the family. Children may be called upon to leave school to contribute to family income.

Workmen's accident compensation programs may provide for perhaps one-twentieth of these cases, where disease or injury is work-connected. Private sickness insurance is often not available to cover these risks and, where obtainable, it is beyond the purchasing power of the wage earner who needs it most.

Perhaps the most catastrophic blow which can fall upon the modern family is the premature death of

the wage earner. Many wage earners have sought to protect their wives and children against this risk by the purchase of private insurance. Most families have life insurance policies, often in face amounts of \$500 or \$1,000, on the life of the family wage earner. However, few indeed can afford to purchase insurance in amounts sufficient to make up over the years for the loss in family income that results from the death of the family breadwinner.

Studies by the Social Security Board of beneficiaries of the old-age and survivors insurance program have shown that surviving widows with young children have, on the average, only about \$100 a year in cash income from savings. If the widow does not work and does not get help from outsiders, her income on the average will be not more than \$600 or \$700, including survivors' insurance benefits.

Another risk which the family today must face is the loss of family income when old age has cut off the earning power of the family breadwinner. This aging is certainly one risk that can be anticipated. Can private savings, through annuities or otherwise, assure that old age shall be a period of dignity and mellow usefulness? The family income figures below will suggest an answer.

The National Resources Planning Board made a nation-wide study of family incomes and savings during 1935-36, and a similar but more limited study was made by the Office of Price Administration for the war year 1942. In these studies, savings include not only money put in the bank, but purchases of war bonds, payment of life insurance premiums, mortgage payments and the like.

The National Resources Planning Board found in the non-war years of 1935-36 that about one family out of two had less than \$1,200 annual income. Families with less than \$1,200 a year spent, on the average, more than they received; to make up the deficit they went into debt, drew on savings or got outside help. Families with incomes of \$1,200 to \$2,000—about one-third of the families—saved something as a group, average savings ranging from about one to five per cent of family income. So it was that in 1935-36 five out of six families could set aside little or nothing. Over 80 per cent of positive family savings was made by the richest tenth of all the families, those with annual incomes of \$2,600 and over.

By 1942 family incomes had been pushed up by wartime employment, and the pattern of family savings, as shown by the Office of Price Administration, was also changed, but not correspondingly. In

1942 about one-fifth of the families had money incomes of less than \$1,000 yearly, and, as a group, paid out more than they took in. About half of the families in 1942 had less than \$2,000 in money income; hardly three per cent of all saving was done by this half of all families. Although total family savings in 1942, like total family income, had greatly increased, once again most of the saving was done by families with comfortable incomes. About 58 per cent of all savings belonged to the richest tenth of all families, those with money incomes of \$5,000 or more.

The Social Security Board has studied resources of individuals who are being paid old-age and survivors insurance benefits. It has found that, exclusive of old-age benefits, aged retired couples on the average have only about \$300 in annual cash income from their own resources. When benefits are added, that average income is raised to not more than \$600 to \$800. From two-thirds to three-fourths of the aged beneficiaries have an equity in a home, the major asset in most cases. Only about half of them report any liquid savings, and these savings average less than \$1,000.

There seems to be no doubt of the willingness of American families to save when their income is adequate. But these and other studies show that most families, particularly those whose risks are greatest, can put little by for a rainy day. These families get their security from a steady income.

Whereas, in grandfather's day, risks analogous to those described above could be met through the ingenuity and united spirit of the family members, today economic security of all families depends upon regular earning and spending of money by the whole group. Unless many families are buying what others are producing and selling, earnings drop, jobs are scarcer, and all of us have less chance to earn. Family security, which could once be home-made, has now become social security, and must be achieved through group action and group responsibility. Let us see by what social means family security may be attained.

It took a great depression to make us realize that our way of living had so changed that, in order to provide the family with protection against common threats of insecurity, we needed a nation-wide system of social security. For the most part, the Federal Social Security Act, which was adopted in 1935 and amended in 1939, undertakes to provide the family with a basic minimum of protection in the form of money income when it meets with common hazards which cut off essential income and against which the

family, because of circumstances beyond its control, is unable alone to provide.

The Social Security Act and its amendments set up two insurance plans: unemployment insurance and the old age and survivors' insurance. It also created an assistance program for those who are not able to qualify under the insurance programs. In addition, the act provided measures against some of the risks of ill health and disability, such as maternal and child welfare services, and public health and rehabilitation services. The two national insurance systems give the family some protection against the insecurity which comes from a loss of earning power by the family breadwinner when he dies, is out of a job, or grows too old to work. These social insurance systems cover nearly all jobs in industry or commerce, jobs in office, store, mine, mill or factory—ordinarily about half of all jobs. In general, they do not cover work on farms, railroads, domestic service in private homes, employment by government or work for nonprofit organizations, such as schools and churches, or the self-employed, such as farmers or storekeepers.

Unemployment insurance is a Federal-State program. Employers, and in a few States workers also, make regular contributions in accordance with State law to pay money benefits to insured people who are ready, willing and able to work but cannot find a job for which they are fitted. The provisions of the laws vary from State to State, but the weekly benefits paid to unemployed persons generally replace half or less of the income they would have earned. Although the worker still carries a large share of the cost of being out of work, the money payments which he gets until he can find a suitable job will keep his family a going concern and prevent his wife and children from becoming destitute. However, unemployment benefits only tide the worker over between jobs, since about 20 weeks' benefits are, in the greater number of States, the most that can be drawn.

While unemployment benefits lessen the shock on the family when the worker loses his job, it is the old-age and survivors insurance program that helps workers build up an income for themselves and their families in old age or for the family if the worker dies. Under this system, which is operated by the Federal Government alone, monthly benefits are paid to insured wage earners after they reach 65 years of age and stop work in employment covered under the program, to the wives of retired workers at age 65 and to their children under age 18. Even though old-age insurance primarily benefits aged persons, indirectly it also aids children in that young fathers

and mothers are freed of the necessity of supporting their parents and may thus devote more family resources to their children. When an insured worker dies, whatever his age, monthly benefits may be paid to his family; that is, to his young children, to his widow at age 65, or at any age while his young children are in her care, or to his aged dependent parents if he leaves no widow or child. If no survivor is eligible for monthly benefits when the wage earner dies, a lump-sum death payment may be made.

The amount of benefit that is paid to a worker or to a member of his family depends on the level of his past wages in jobs that come under the law, and on how long he worked in such jobs. Total family benefits range from \$10 to \$85 monthly, under present law. Workers and their employers alike contribute equally to the trust fund from which benefits are paid.

While the insurance programs are based on the past wages of workers and benefits are paid to prevent need, the public assistance programs apply only to people who are in present need. These programs—old-age assistance, aid to dependent children and aid to the blind—are necessary because our social insurance systems are new, and do not yet cover all risks or all workers, and because, in our complex economy, there will always be, in the foreseeable future, some people who must be granted aid because they need it. The Federal Government meets about half the cost of monthly payments which States make to needy old people, needy blind persons and children who have lost support or care because of the death, disability or absence of one or both parents. In this way children are kept together in a family unit and the aged and blind can live with their families without being a burden.

The family security program that has come to be known as social security has taken a long step toward providing protection against common hazards that confront us all. Even those families which are not directly protected share in the general economic security that comes when money payments provide families with purchasing power.

However, it is by now clear that many more families should be protected directly, and more of the common risks should be provided against. Unemployment insurance should be extended to another 15 or 20 million workers, to cover those who are now excluded because they work for small concerns, or are hired farm workers, employees of State and local governments, employees of nonprofit institutions and

agencies, Federal civilian employees, maritime workers or domestic employees. Similarly, old-age and survivors' insurance protection should be extended to some 20 or 25 million additional people, covering substantially the same excluded groups of employees and also self-employed persons.

In addition, the millions of families that have some protection against unemployment, premature death and old-age dependency, as well as those which have no such protection, are alike in need of money income and medical care when temporary illness or extended disability strikes. Temporary sickness insurance of the family breadwinner is as clearly needed to replace income loss for short-term illness as for short-term unemployment. In fact, unemployment and loss of income exist in both cases, but when the breadwinner becomes sick on the job and is not able to work, he cannot qualify for unemployment benefits. Furthermore, he is faced with medical costs at a time when he has no income. The losses and costs attributable to temporary sickness have been one of the greatest single causes of poverty and dependency in the United States. Indeed, this country stands alone among major industrial nations in having no systematic general provision for this common risk.

Disability insurance for invalidity extending beyond six months is likewise needed. As the system stands today, a worker who becomes so disabled as to lose his substantial earning power may lose, owing to unemployment, not only his wage income, but also his protection and that of his family under old-age and survivors' insurance.

Basic to both of these needs for cash income is the need for prepayment of medical care for families. This is simply an application of the insurance principle to the risk of expensive illness. One reason many Americans fail to get better medical and hospital care is that many families cannot afford to pay, at the time they need it, for the care that is available. Some families with low incomes have sickness bills of one-fourth and even one-half of their entire family income. In a system of social insurance, or of prepayment, the cost of catastrophic illness would be averaged among all who are exposed to this risk, and thus would be brought within the ability to pay of the individual family which suffers the disaster.

Today four out of every five persons gainfully employed work for wages and salaries. With the families of these workers dependent upon money income, what can a family or a community do to promote its individual social security?

(Continued on page 64)

Parents' Questions and Discussion

The questions published here are selected and discussed by the staff of the Child Study Association, and the answers written by various members. The department is edited by Helen G. Sternau.

My daughter has always gone to summer camp or spent her summers in the mountains with us but she does not want to do so next summer, when she will be sixteen, even if she can go as a junior counselor. She is a science major in high school, and feels that she would like to work in a laboratory during her vacation. My husband and I are both teachers. We enjoy our summers in the country with the children and we don't want to spend this one in town just to keep our home open for our daughter. On the other hand, we certainly don't want to leave her in the city alone. Can you suggest what would be best to do?

If your family is reasonably comfortable economically, as it would seem from your letter, any money that your daughter could earn as a laboratory assistant would naturally be a very small factor in your considerations. But that job in town means more than money to her. What she apparently wants is interesting work and independence and that "adult status" which a paid job represents to the adolescent. Certainly it is not fair to sacrifice the whole family to her needs, but perhaps you could help her find what she is looking for some other way. Would it be possible for your daughter to board with family friends in the city if she finds a commercial laboratory job, or could she try for a "living-in" position at a hospital or similar institution? It might then be possible for her to spend her week-ends in the country with the family, and so have some rest and outdoor recreation, too. Either plan would offer some independence and also the necessary degree of protection. Or if neither of these suggestions proves feasible, I believe your daughter might be quite willing to compromise on almost any paid job available in a sufficiently protected situation. Once she senses your acceptance of her move toward independence, you'll probably find her quite reasonable about arranging details.

I live in one of those suburban communities where most of my neighbors are able to spend money pretty lavishly. When the children

were little it didn't seem to matter that we couldn't spend on this scale, but now my fourteen-year-old daughter is becoming very conscious that she cannot dress and entertain as most of her friends at high school do. The children invite her often to elaborate parties, lunch and dinner, and their homes are well-staffed with servants. I feel we should reciprocate these invitations yet I don't want her to feel embarrassed because we do our own cooking and other chores. I think children feel these differences very keenly and I'm not sure what I ought to do.

One thing to remember is that children may recognize lavishness without necessarily preferring it. How your daughter will feel about the "differences" will depend largely on how you feel about them yourself.

She will probably want to extend hospitality to her friends but this need not be on a "tit for tat" basis. Informal, casual invitations to "stay for dinner" or "stay overnight" can be enjoyed by both hostess and guest without embarrassment and with easy acceptance of the fact that this is a servantless household. The children won't mind if you don't. Simple parties, too, can be managed and can be made enjoyable even for the more sophisticated. It takes more thought and effort to give a good party with limited outlay, but it can be done.

Of course, teen-agers are great conformists and your daughter will want to dress like the others of her group and to do the same things. Make every effort within your means to help her dress in the approved fashion and "go places and do things" with her friends. But help her also to feel secure in her own way, and to count her own blessings—even when these don't include the newest streamlined fur coat. If you do not feel uncomfortable about your simpler way of living, or challenged to "keep up with the Joneses," your daughter probably won't either.

My son, just returned from overseas, is twenty-two, quite mature, and engaged to a darling girl he's known for years. Naturally they are impatient to marry but we can't help feeling that it would be a tragic mistake for an intellectual boy like Bill to cut short his education and take just "any job." With the G.I. bill to help, it ought to be possible for him to finish his two remaining years of college and marry, too. We are not wealthy but we could sup-

plement his government allowance to a limited extent—enough, I think, to make a campus marriage feasible. But Bill will have none of this solution and Jean is almost as vehement about "independence" and "the obligations of a grown man." Do you think these young people are right?

Many young couples are facing this problem today and the way out will not be the same for all. Some boys will leave school; some young wives will work till their husbands graduate; sometimes the marriage will be delayed; sometimes the parents will help if they can afford to. It seems quite right and natural that they should since this post-war dilemma is certainly not the sole responsibility of the young people who are caught in it. But not all young couples can accept such help with impunity. Of this, they must be the final judge. Whether or not their marriage will suffer will depend primarily on the money-linked attitudes of all concerned.

How possible would it be for you and your husband to give financial help without dictating to your son in any way or even feeling that you retained the right to treat him as not quite adult? What would your son's own feeling be? Is he sure enough of his own maturity and independence to be able to risk the implied threat? Might he be willing to accept a substantial sum as a wedding gift—with none of the implications of a regular allowance—and would you agree? Then what about his wife's attitude toward him and that of her parents? Might they feel him less the man? Your young people may be right in fearing the effect of some of these deep-seated attitudes within themselves or in you older people. But it is quite possible that you could all get past such feelings and give and accept help in a thoroughly mature way. Only after the frankest discussion can they safely decide.

I am worried about Richard, my seven-year-old. He has been stealing small sums of money from my purse when I'm not looking. It's been going on now for several months. His father and I have both tried to make him see how wicked stealing is, but he keeps right on. He admits that his allowance is more than enough for his needs. I cannot understand his behavior and he just says "he doesn't know" when we ask him why he does it. How can we teach him not to be a thief?

Of course it is disturbing to have your boy take money from your purse, but it prob-

ably does not mean that he is going to be a thief when he grows up. Taking money does not have the same significance to him at seven, surely, that it does to you. Coins in your purse may not seem to him very different from cookies on the pantry shelf. He may look on them both as family property which he can share at times. It often takes children a long time to learn these distinctions. You are quite right in trying to help him understand that he may not take other people's money, but it would be wiser not to make him feel that he is "wicked" or to talk in terms of "stealing." If he feels that you consider him "bad" it will be harder for him to learn.

It is important to find out what is making him behave in this particular way. If he has an allowance of his own that is really enough for his regular needs, it may not be a problem of money at all. Children frequently do such things for reasons they themselves do not understand, in response to buried feelings of anger or hurt. It is not always easy to see the connection between these feelings and the troublesome behavior they cause. Your boy might have a deep unconscious feeling that he needs more love and attention from you and his father. You may have been preoccupied with his younger sister (if he has one) or with extra work either at home or outside. Taking money may be his indirect way of taking revenge for feeling unhappy and unloved. Or he might be resentful of something else in the home situation which has disturbed him. There are many possible reasons for such behavior growing out of any child's special experiences in his special family environment. It is important for you to try to find out what your child is feeling in relation to the people and the world around him. Then you can give him the help he needs not only with his particular problem, but with the whole complicated task of growing up.

Suggestions for Study: Parents, Children and Money

GUIDING PRINCIPLES

I. THE FAMILY'S MONEY

Children need to learn about money and its part in human relations. They sense their parents' attitudes here as elsewhere, and accept the family values almost automatically. But there are certain techniques which they must learn through handling money of their own, and herein lies the justification for allowances. If we think of the child's allowance as an educational device, it no

longer seems to be a waste or an indulgence. But in order to learn from his allowance the child must receive it regularly, and he must be free to spend it as he chooses. Children will need guidance and advice, here as elsewhere, but freedom to make mistakes is essential to learning. The child's allowance should not be used as a disciplinary device. We cannot buy virtue; if we attempt to control our children through money, we merely confuse their moral values and destroy the relationship upon which successful guidance rests.

II. LEARNING ABOUT MONEY IN SCHOOLS

Schools, too, have a part to play in the child's money education. In a good school he has experiences with concrete money problems; in running a class store or post office, in budgeting for a group party or trip, for example. He comes to understand something of money problems in the community, too, if his social science classes are realistic in their discussion of current affairs. Money creates management problems in the classroom as well as in the home. A good teacher must be ready to help her pupils adjust to the differences caused by income and home background. She must be alert to the dangers involved in competitive drives for even the best causes. She must learn to deal with stealing and other classroom problems which express themselves in terms of money, but which have other implications as well.

III. NEW IDEAS OF THRIFT

While individual thrift will always be useful in helping families to make the best use of their money, it can no longer be counted on to protect them against the major hazards of sickness, accident, unemployment, and old age. In our type of highly industrial society, such contingencies must be met through group thrift or social insurance. We have made a good beginning already through workmen's compensation laws, unemployment insurance, old age pensions, and widows' pensions. Much remains to be done, in extending existing laws to cover

all the serious risks and all who need such protection. Some major hazards, such as illness, are still outside our social insurance set-up and many groups of workers have no protection at all. The whole community suffers as a result. But many people still think in terms of purely individual thrift. We must learn to appreciate these newer devices as dignified and honorable, so that pensions and benefits can be accepted without undermining the self-respect and status of those to whom they are paid.

QUESTIONS TO ANSWER

1. What do you consider a suitable allowance for a child of six, a child of ten, a high school senior in your community? What factors would have to be considered in fixing the amount? Should the child have any voice in the decision?

2. How could arrangements for a school dance be used to further the "money education" of the students? What problems might arise because of wide differences in the financial level of the students' families? How should the school handle these?

3. In what way does social insurance contribute to mental health of individuals and families?

REFERENCE READING

- | | |
|---|-------------------------|
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| by Sidonie M. and Benjamin C. Gruenberg | Viking |
| <i>Emotion and Conduct in Adolescence</i> | 1940 |
| by Caroline Zachry | D. Appleton-Century Co. |
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Book Reviews

General Education in a Free Society. Report of the Harvard Committee. Harvard University Press, 1945. 267 pp. \$2.00.

It is eight months since the Harvard study on "General Education in a Free Society" made the headlines, time enough for some troublesome misconceptions about it to have appeared. The Harvard educators are not recommending "required courses," *per se*. Rather they have suggested that in colleges, and through the grades and in the high schools as well, there be required for all students some courses in specified fields which will prepare them for a more intelligent citizenship in a democracy. They are not asking for broad general courses in these fields to be taught in rotation by a series of specialists. Rather they ask that gifted teachers, broadly educated, be made responsible for carrying out the tasks assigned. Nor is the Harvard report a plea for more emphasis on the humanities (according to one group), or on the sciences (according to another). It asks instead

that we recognize that knowledge comes to us from many fields—from the arts, from the natural and the social sciences, and from a recognition of moral and spiritual values.

Our high school curriculum has changed in the past seventy years to meet the demands of many young people who do not go to college. It provides this group with a more specialized, vocational training. Those preparing for college have also been affected by the vogue for specialization, and elect major fields of interest early in their high school years. For both groups, the Harvard educators suggest that broad, general courses be introduced and required of all to help students toward an understanding of the life all our people are to share—its literature and music, its scientific spirit, its human relations, and its moral overtones.

At the college level, it is hoped that the over-departmentalizing of so many college curricula may be reviewed to see if in the first two years of the

college life, a sound experience in all fields of knowledge should not be required as the basis of every student's course of study.

The Harvard educators are seeking to broaden the base of education for the college and non-college student to provide a similar, unifying experience for all young people in basic general education which will serve as a common bond in all our people for understanding our society and ourselves.

If there is one fault in the Harvard report, it is in the timidity with which it approaches the field of human relations. Progressive educators have for some twenty-five years said that personality development is as important as intellectual development as an aim of education. Our high schools and colleges have not yet fully recognized this, and have done little in helping students to understand themselves and their fellow men emotionally as well as intellectually. None of us would question the need for unity and understanding among our diverse people. That this will be the by-product of any given curriculum, no matter how well chosen, is not certain. Such learning is not primarily intellectual. Our emotions heavily determine what will have meaning for us and what we will learn. We need a generation of young people who can grow to emotional maturity because the home and school and college have helped them to understand their emotional lives. Not only must courses and guidance services, and particularly guidance services in human relations, come to be an integral part of every school program but—and this is even more important—those who work with children in our schools must come to realize the importance of wholesome personality development as an aim of education. On this point, the Harvard educators might have spoken more vigorously.

RUTH MALLAY

Helping Teachers Understand Children. By the Staff of the Division on Child Development and Teacher Personnel. (Prepared for the Commission on Teacher Education.) Published by American Council on Education, Washington, D. C., 1945. 468 pp. \$3.50.

This is an important book. It is a sensitive and human approach to the problem of extending insights already gained about child growth and development into wider educational use and practice.

Here we have a detailed, descriptive report of a project launched and carried out by one particular school system (unspecified) in the United States associated with the Commission on Teacher Education. The project involved classroom teachers and

principals, on a volunteer basis in a program of child study designed to "increase their understanding of children."

The story of this project is profoundly encouraging; it reveals certain teachers and principals themselves in the very process of growth from a "limited insight to one of greatly increased understanding." It shows clearly how step by step this growth has been taking place over a period of three years (and still continues with the promise of it becoming a permanent program of child study in that school system). We see the teachers gradually discarding their original subjective, prejudiced reactions to the children—and learning skills—essential to understanding children. They learn how to base their discussions of a child's actions on more specifically objective information, wider in range and based on scientific principles inherent in a developmental point of view. They gradually develop a sensitivity and an awareness into a child's earliest experiences, growth processes and aspirations. Instead of thinking in terms of "right" and "wrong" behavior—and directing their energy toward perfecting technics for the management of a child's behavior, they learn to seek out underlying motives and causes of behavior—and thus to help the child in the next step in growing-up.

With such an orientation the teacher can really appreciate why the youngster acts as he does and she can make sounder judgments as to how to help him. Furthermore she realizes that the educative process is more than just making a curriculum, no matter how experimental, to suit a whole group at once. When she bases her planning on the understanding of children's growth needs, she inevitably must assume the responsibility to adapt her educational procedure to the needs of each individual child.

The availability of such a human, creative educational approach to millions of our children has thus far been conspicuously lacking. The Commission on Teacher Education has therefore made an invaluable contribution to the field of teacher training.

ETHEL HORN

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Science Contributes

PSYCHOLOGICAL MANAGEMENT OF THE BABY IN MATERNITY HOSPITALS

By HARRY BAKWIN, M.D.

DURING the past 25 years there has been a marked increase in the proportion of babies born in hospitals and a corresponding decrease in the number of babies delivered at home. In New York City, in 1943, over 97 per cent of all babies were delivered in hospitals. The situation is such in New York City that practically every mother goes to a hospital to have her baby except for the occasional case where the baby is born before the mother has time to get there.

The trend toward an increase in the proportion of hospital deliveries is not limited to the large cities nor is it confined to any one section of the country. It is taking place in rural as well as urban communities and in the South and West as well as in the East. In 1939 more than half of all the babies delivered in America were born in hospitals.

The hospital delivery offers certain advantages for mother, baby, and physician. It goes without saying that the hospital is the proper place for delivery when difficulties are anticipated. Furthermore, unexpected difficulties may arise. In such instances the hospital with its equipment and trained personnel is obviously advantageous. In the case of the baby, too, emergencies occasionally arise which can be better met in the hospital than in the home. One should keep in mind, however, that the birth process is a normal, physiologic one. Too often hospitals consider that delivery is an illness; actually difficulties arise only rarely.

The advantages of the hospital delivery to the obstetrician are obvious. The facilities are "ready made," obviating the need of setting up a delivery room in the home; trained assistants are present to judge the time of delivery, thereby minimizing the necessity for waiting around for the baby to come. Should the baby be born before the doctor comes there is always someone at hand to take over until the obstetrician arrives. And finally the patients are concentrated in one or two institutions so that visits to individual homes are obviated.

Many mothers find the hospital stay restful. They enjoy the peace and quiet which comes from relief of household duties and worries. Furthermore, the modern home, especially in the large cities, is often

too small to permit the privacy desirable for delivery.

There are, however, certain definite disadvantages in the hospital for both mother and baby. It is not my purpose here to discuss the drawbacks of the obstetrical hospital to the mother—the very real hazard to her health and the annoyance of not being able to see her baby except for a few fleeting moments. Nor do I intend to detail the epidemics to which the baby is exposed in a hospital ward. It is my purpose, rather, to inquire to what extent the obstetrical hospital is adapted to satisfy the psychologic needs of the newborn baby.

There is a growing appreciation among physicians and child psychologists that aside from the physical need for good food, adequate clothing and sleep, the newborn baby requires other satisfactions which are equally important for his development. Such are the need to cuddle and snuggle against the mother, the pleasure of being fondled and caressed, and permission to eat and sleep according to his own individual rhythms rather than to arbitrary schedules imposed from without. The importance of the newborn period for future development is well stated by Aldrich, who says: "It is back here, in the comparatively simple performance of the earliest days of life, that the child begins to develop the positive conditioning and the sense of competency which we recognize as so important for the later success of the individual."

A major drawback in hospitals—as at present organized—is the practice of separating baby and mother. It is a rule among mammals—and even lower animal forms, notably the nesting birds—that the offspring remain close to the mother, cuddling and snuggling against her. The mother and her offspring constitute a biologic unit and to separate them as is the custom in hospitals is unnatural and unphysiologic. Yet if babies are to be born in hospitals and if they must remain in nurseries with other children where life-threatening epidemics may take place there seems to be no alternative but to minimize the number of contacts to which they are exposed.

The baby at birth is endowed with an elaborate set of emotional responses which can be elicited at will by well-defined stimuli in the same way as in

later life. The newborn reacts with pleasure to patting, rocking, snug holding, skin-to-skin contact, and to sucking. The pleasure derived from sucking seems to be so satisfying that a sugar nipple between the newborn's lips is the only "anesthetic" necessary for the operation of circumcision at this age. Of course, one cannot see into the baby's psyche and measure the pleasurable response; nor can we recall our own experiences as newborn babies. But simple everyday observation shows that a baby who is for any reason uncomfortable can be soothed by these maneuvers.

Displeasurable responses in the newborn can be elicited by abrupt changes in position; by loud, suddenly-made sounds; by placing a cold hand or other object on the baby; and, a little later, by any sudden movement toward the baby.

It is of interest that the devices which the careful, patient studies of scientists have found to be pleasurable to the baby have been part of the natural, intuitive behavior of mothers throughout the ages.

Recent studies in the nurseries of obstetrical hospitals by Dr. C. A. Aldrich and his group of co-workers show that newborns cry when they are hungry, when they vomit and also when they are wet or soiled, a fastidiousness which they lose some time in the second month of life and do not regain until they have passed their first birthday. In almost half the cases, the cause of crying could not be determined. Crying need not necessarily be looked upon as undesirable nor as evidence of improper care. In fact it is the most effective way in which the baby can express his needs. But crying which continues more than several minutes may be looked upon as an overt manifestation of unhappiness; and though a certain amount of unhappiness is the natural lot of man, even under ideal circumstances, the fact that the crying in nurseries is less when there are more nurses leads one to believe that some of the crying is unnecessary and probably undesirable.

That the amount of crying is related to the quality of care which the babies receive is further borne out by the marked reduction in crying after the babies leave the hospital. Whereas Dr. Aldrich's babies cried on the average 11.9 times per day in the nursery, the number of prolonged crying spells dropped to an average of 4.0 per day when the babies were at home. Furthermore, the percentage of crying spells from "unknown reasons" fell from 48.5 to only 19.8. Aldrich concludes that "since babies showed fewer negatively directed reactions when given individualized nursing care at home, it is suggested that further

improvement in the care of babies in hospitals might follow individualization of nursing care for each."

Difficult to manage adequately in hospitals are the feeding needs of the newborn. In the natural course of events, where a baby feeds at the breast, he receives little food or fluid during the first 3 or 4 days of life. At this time the breast secretes small amounts of a substance known as colostrum. This has no demonstrable value for the baby. It is, however, of great value to the mother that the baby suck since this is the best stimulus we know for the secretion of breast milk. There seems to be a well-nigh uncontrollable urge on the part of the hospital personnel to feed a baby during the period of physiologic starvation. Giving him food blunts his appetite and thereby decreases his zeal for sucking at the breast; and this, in turn, reduces the chances of successful breast feeding. Sometimes a mother rebels at hospital routine in this area and insists that she get cooperation from the doctor and nurses in getting her baby to nurse. And often she succeeds in her attempt. There is good reason to believe that breast feeding is desirable whenever possible. Aside from the advantages to the baby's physical growth, nursing mothers acquire a closeness of relationship with their babies which is more difficult for the non-nursing mother to achieve.

Feeding of babies during the period of physiologic starvation is but one of several reasons why breast feeding is difficult to establish in babies born in hospitals. Another stems from the separation of mother and baby mentioned above. Studies on spontaneous feeding demands indicate that the newborn desires to suck at frequent intervals and irregularly. A most instructive study along these lines was made by Simsarian and McLendon* on a newborn baby who was kept in a hospital room with his mother. They found during the first 9 or 10 days of life the baby demanded more feedings and spent more time in nursing than is customarily permitted a baby in a hospital nursery. On one day the baby which they observed demanded food 11 times. There was also a tendency to prolong a feeding which they consider characteristic of the early sucking period. At one feeding, on the third day of life, the baby nursed for 60 minutes. Let the mother put her desire to nurse her baby clearly up to her obstetrician.

A survey of the newborn nursery, as at present operated, then, indicates that it is poorly adapted to

(Continued on page 67)

* Simsarian and McLendon, *Journal of Pediatrics*, Vol. 20, p. 93, 1942.

Children's Books

Received too late for listing in "Books of the Year for Children—1945"
Selected by the Children's Book Committee of the Child Study Association

- FIRST NURSERY SONGS.** Arranged by Leonore Rose Smith. Illustrated by Fini. Garden City. \$.50. A good selection of traditional songs with gay illustrations. (2-4)
- BABY ANIMALS.** By Tony Brice. Rand McNally. \$.60. Endearing pictures with only one line of text for each, in a cloth book for the very youngest.
- SUSIE IS A KITTEN.** Text by Nettie King. Pictures by Leonard Weisgard. **ROLLO IS A BUNNY.** By Nettie and Robin King. **JOHNNY IS A PUPPY.** By Nettie King and Erika Weibs. Garden City. Each \$.25. Tiny picture books, in panorama form, colorful and inexpensive. (3-5)
- THE SLEEPY QUILT.** By Charlotte Steiner. Doubleday. \$1.00. A surprise from grandma helps a little boy go to bed. (3-5)
- TOOTKA, THE LITTLE RUSSIAN TRAIN.** By Robinson. American Society for Russian Relief, Inc. \$.50. Hilarious pictures and text about a train, a troublesome cow and a group of children off for a picnic. (4-6)
- AWAY WE GO.** Text by Laura Harris. Illustrated by Jane Flory. Garden City. \$.50. A gay colorful picture-story about all kinds of transportation. (4-6)
- TOO BIG FEET.** Story and pictures by Richard Wilt. Veritas Press. \$1.00. How an Indian boy's big feet saved his tribe from starvation. Colored pictures. (5-7)
- MARY JO AND LITTLE LIN.** By Arthur A. Ageton. Illustrated by Olive Bailey. Whittlesey House. 52 pp. \$1.75. Warm story of the friendship between a little Chinese boy and his American girl neighbor in Tsingtao; full of colors and interest. (6-9)
- THE SINGING CART.** Written and illustrated by Joan Crocker. William Morrow. 86 pp. \$2.00. How an amusing donkey and his cart become the property of two Sicilian children. Gay pictures. (8-10)
- LITTLE BEAR ISLAND.** By Eleanor Clymer. Pictures by Ursula Koering. McBride. 143 pp. \$2.00. Two cousins spend a summer with friendly relatives in a story packed with fun and adventure. (8-10)
- HURRAY FOR JERRY JAKE.** By May Justus. Illustrated by Christine Chisholm. Albert Whitman. 64 pp. \$1.50.
- FIDDLERS' FAIR.** By May Justus. Illustrated by Christine Chisholm. Albert Whitman. 32 pp. \$1.25. Two flavorful stories of the children and mountain people of eastern Tennessee. (8-10)
- PRIVATE PEPPER COMES HOME.** By Frances Cavanah and Ruth Cromer Weir. Illustrated by Diana Thorne and A. G. Peck. Albert Whitman. 32 pp. \$1.25. Information about the retraining of K-9 dogs of war in a good story and an attractive book. (8-10)
- GULLIVER'S TRAVELS.** By Jonathan Swift. Adapted and illustrated by Patrick Bellew.
- THE KING OF THE GOLDEN RIVER.** By John Ruskin. Illustrated by Ben Wolfe. Hyperion Press. \$2.00 each. Bold, colorful illustrations add new flavor to these classic fantasies in adaptations for younger readers. (8-12)
- FRENCH FAIRY TALES.** By Charles Perrault. Illustrated by Gustave Doré. Didier. 48 pp. \$1.75. A welcome reprinting of this classic combination of artist and storyteller in a book that today's children will treasure. (8-10)
- WHY THE CHIMES RANG.** By Raymond Alden. Illustrations by Evelyn Copelman. Bobbs-Merrill. 146 pp. \$2.00. A new and beautiful edition of these modern fairy tales told with rare artistry. (8-10)
- SIR TOBY AND THE MURRAYS.** By Katherine Pollock. Illustrated by Sari. Scribner's. 201 pp. \$1.75. Warm and sensitive story of a lively family sharing all kinds of experiences. (10-12)
- SEA RAIDERS HO!** By Rutherford Montgomery. Illustrated by E. Franklin Wittmack. McKay. 224 pp. \$2.00. Action-packed adventure story of submarine fighters in Pacific waters. (10-12)
- SENTINEL OF THE SNOW PEAKS.** By Harold McCracken. Illustrated by Enos B. Comstock. Lippincott. 151 pp. \$2.00. Thrilling tale of an Alaskan white mountain ram and his friend the prospector who discovered that gold was not all-important. (10-12)
- LARGER THAN THE SKY.** By Covelle Newcomb. Illustrated by Addison Burbank. Longmans. 216 pp. \$2.50. An inspiring biography of Cardinal Gibbons and his determined fight for tolerance and for the highest American ideals. (12 and over)
- GOOD TROUPERS ALL (THE STORY OF JOSEPH JEFFERSON).** By Gladys Malvern. Macrae-Smith. 287 pp. \$2.50. The colorful biography of a favorite American actor is really the story of the American theatre from 1829-1905. (12 and over)
- PEGGY GOES OVERSEAS.** By Emma Bugbee. Dodd, Mead. 276 pp. \$2.00. The well-loved girl-reporter of earlier stories covers the war in the last months before V-E Day. (12-14)
- BIG RED.** By Jim Kjelgaard. Illustrations by Bob Kuhn. Holiday House. 231 pp. \$2.00. A trapper's son trains a thoroughbred show dog and tracks down a marauding bear in an absorbing tale of outdoor life. (12 and over)
- ARMY MULE.** By Fairfax Downey. Illustrated by Paul Brown. Dodd, Mead. 192 pp. \$2.00. Enjoyable and exciting story of a U. S. Army mule against a background of the fierce Apache campaign in the 1870's. (12 and over)
- STORIES BOYS LIKE BEST.** Edited by Franklin K. Mathiews. Illustrations by Louis Lundeen. Appleton-Century. 211 pp. \$2.50. Action in the boy's world of sports, airplanes and varied fields of interest makes a well-rounded collection of stories. (12-14)
- OUR COUNTRY'S STORY.** By Frances Cavanah. Pictures by Janice Holland. Rand McNally. 72 pp. High-spots in America's history from Columbus to the present day in brief, inviting narrative with outstanding illustrations. A most welcome book. (8-10)
- FAMOUS PIONEERS FOR YOUNG PEOPLE.** By Ramon P. Coffman and Nathan Goodman. A. S. Barnes. 129 pp. \$2.00. Short interesting accounts of American pioneers, their adventures and settlement in different parts of the country. (10 and over)
- MODERN WONDER BOOK OF THE AIR.** By Norman Carlyle, Reginald Cleveland, Jonathan Wood. Winston. 316 pp. \$2.50. Comprehensive coverage of flying and its associate subjects such as aviation research, radio, air fields. Excellent informative photographs. (12 and up)
- STAMPOGRAPHY.** By Robert V. Masters. Illustrated by Howard Simon. Printed Arts. 81 pp. \$3.00. A remarkably informative geographic world-survey and reference book for stamp collectors, with illustrations, photographs and maps. (10 and over)

THE MOVED OUTERS

FLORENCE CRANNELL MEANS

Winner of the Child Study Association Award for 1945 as a book, "Which faces with honesty and courage real problems in our children's world; a strong realistic picture translating democratic ideals into everyday terms for boys and girls today."

It is the story of a loyal Japanese-American family living in a relocation center during the war, of their struggle to keep faith in the democratic way of life.

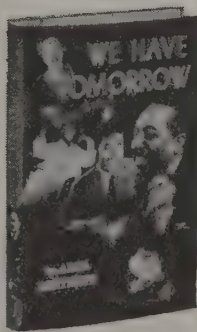


Illustrated by Helen Blair \$2.00

We Have Tomorrow

by Arna Bontemps

"In dignified story biographies Arna Bontemps tells about the struggles and successes of a dozen Negro Americans who have distinguished themselves in one or another art or profession . . . Adults, as well as older boys and girls, will find this an arresting book." *The Horn Book.*



Illustrated with photographs by Marion Palfi. \$2.00

HOUGHTON MIFFLIN COMPANY · PUBLISHERS



OUR MONEY

(Continued from page 41)

have certain other things later.

But old-age security and that "rainy day" cannot have meaning for children as a motive for saving. In fact, many wise adults have come to doubt the efficacy of individual saving as the bulwark of family security, where the major hazards of sickness, unemployment and old age are concerned. Group saving through various forms of social insurance seems to be the only answer for most people. We need to re-think many of our traditional attitudes toward thrift if we are to avoid confusing our children with irrelevant considerations. But we still need to help them learn to manage money wisely so that it may yield the greatest long time satisfaction in their lives. That is why we give them allowances to spend.

When, then, should a child's allowance begin and how much should he get? It is impossible to make rigid rules—as it always is in guiding people. So much depends on the development of the individual child and the circumstances in which he lives. When a child can count and has a clear idea of the meaning of number, when he has opportunity to buy things and shows an interest in money, then he is ready for an allowance. Most city children reach this stage at six or seven, occasionally before that. A younger child who has watched older brothers and sisters spend their money may need a small allowance quite early, for he naturally envies the power they display. Here we must balance one value against another and think in terms of deeper needs.

The amount of the allowance will depend on several factors—the age of the child, the circumstances of the family and the practice of the social group in which they move. It is not wise for a child to have a great deal more money to spend than his friends have—nor a great deal less either, if this restriction is merely arbitrary. Children can handle financial differences which are genuine. If the family is not unhappy or self-conscious about having limited means, the children are not apt to feel driven to "keep up with the Joneses." But when a child has less to spend merely because his family has some vague theory of Spartan virtue—or because "father had to work for his money when he was your age," then such limitations breed resentment and have little excuse.

Allowances must obviously be adjusted to the child's age and maturity, above all. At first the amount should be small and the interval short. As

a child learns to plan he can gradually manage larger sums and a more complex budget. When he begins to go about by himself, his allowance will come to include not only the money he spends for fun, but also such necessary items as carfare, lunch money, library fines, and club dues. Eventually, perhaps by the time he is a senior in high school, he should be handling all the money allotted for his own personal needs, including such items as clothes, traveling expenses and private lessons. He may, however, need some help in planning—help but not dictation—and some leeway for adjustment in the face of rising prices and shortages.

Part of this money he may even be earning, if a vacation job or part-time work is available—but usually his parents will still be contributing to his support in some degree. He may or may not contribute to the general household expenses. That must be decided realistically, not in terms of "my money" or "your money," but by the needs of the entire family and the child's fair share of their resources.

Some boys and girls find it easy to accept responsibility for the management of money; others prefer to have guidance and seem to need it for much longer. One cannot lay down rules and formulae. Here, as elsewhere in family living, the objective is responsible adult behavior. Each child must be helped to progress toward that goal according to his own readiness and at his own rate.

TWO NEW PAMPHLETS

Two pamphlets that had their origin in the war, deal with the fundamental problems of pain and death and should provide valuable help to parents whose young children are faced with these experiences. *Children Must Be Told, Too*, by Margaret S. Mahler, M.D., and Ruth Henning, is published by the New York State Committee on Mental Hygiene, 105 East 22nd Street, New York 10, New York (10 cents). In brief, simple terms it explains the kind of understanding and aid needed by a young child who has lost a parent or relative and suggests answers to the difficult question of what to tell the child. *Pain: A Factor in Growth and Development*, written by Marian R. Gennaria and published by the Child Welfare League of America, 130 East 22nd Street, New York 10, New York (15 cents), deals with a young child's physical pain from the point of view of both the child himself and the adult, and also discusses adult attitudes which influence a child's reactions.



Anna W. M. Wolf, widely known to readers of Child Study, and Senior Staff Member of Child Study Association of America, now directs the new "Our Children" Department of Woman's Home Companion . . . a department with a modern viewpoint that stresses character building. Her

Our Children Department includes the Companion's long established Better Babies division. One of Mrs. Wolf's first steps as editor of the department has been to give a fresh new slant to the Companion's popular series of leaflets for expectant and new mothers.

ANNUAL REPORT OF THE CHILD STUDY ASSOCIATION OF AMERICA

SINCE our last annual report, everybody's records have been violently punctuated by two stirring events that shook the entire world. V-E day gave us a wonderful emotional lift; but the breath-taking impact of the atom bomb ended the war in a depressing mood.

The war caused us very little physical destruction here, but it created our own problem of displaced persons. It dislocated vast numbers of individuals and families, setting millions on the move. But unlike the pioneers of early migrations, who set forth with courage and high hopes, these families on the move today carry with them misgivings and feelings of inadequacy. Most of these families will need, in addition to various economic and other assistance, special services to help them attain clearer insights and sounder attitudes in human relationships.

In the midst of this flux, where does the Child Study Association stand?

The Association started as an interpreter between the sources of knowledge, the scientists and technicians, and mothers who felt the need for a better understanding of their children. Our first publications, like our first gatherings, were addressed directly to parents. With the changing times and conditions we find a growing number of middlemen between us and the ultimate consumers.

We are working more and more closely with specialists and we are making our resources increasingly available to teachers, social workers, pediatricians, and others who work with parents or with children. At the same time, our printed material is reaching millions of parents through magazines of mass distribution. While the writings of our staff members reach professional groups everywhere, our own magazine, *Child Study*, goes also to some twenty foreign countries.

The Association has at several times made contacts with foreign and with international organizations and

institutions concerned with childhood or the family, with mental hygiene, with general education and related matters. It is perhaps significant that in the last year of the war our international dealings have increased to some ten or more projects. At the same time our cooperation with national organizations has also expanded.

Most of our efforts today are in cooperation with various agencies, organizations, officials, bureaus and others concerned with child health and welfare, mental hygiene, improvement in school practices, community and recreational problems, and so on. These groups turn to us for interpreting the problems of human relations within the family and also between the family and the various services of the community as a whole.

With all our expansion, we have kept in close touch both with the sources and with the consumers—the parents—through the Counseling Service and through the study groups at headquarters. We never have to invent problems or examples; we are guided by the daily needs of real families and by practical concern for those needs.

Because the Association has kept so close to sources and to parents, it has often been the first to bring to the lay public important discoveries and interpretations. We were among the first to teach parents the fallacy of training children according to the "habit" theory, which works so well with laboratory and domestic animals, but which does not suit human needs. Our members discovered, before the textbooks could teach them, the mental hygiene aspects of the early regimentation of infants, for example, or the confusion of coercion with the discipline that leads to responsibility. The Child Study Association took the lead in developing criteria for children's books; and its work has influenced publishers, writers of books and librarians.

The mobility of the family will probably present

the most acute problems to educators, social workers, community leaders and public officials, and these will be obliged to plan their services with a fresh outlook upon the essentials of human relationships. Never before has there been greater need for sound attitudes and insights on the part of adults and for sound guidance of children and young people. We know that juvenile delinquency and many maladjustments of adults have their roots in childhood experience at home. And we are coming to suspect that many of the troubles that beset the world have their roots in childhood fears, jealousies, envies, resentments and frustrations.

In recent years parents have heard a great deal about the importance of giving their children a sense of security. Surely parents do have a great responsibility here. But parents and other responsible adults need to recognize that past a certain point the home is helpless unless the entire community helps the individual attain a secure place in the group as well as at home.

In view of conditions in Europe which are constantly before us, many of us will wonder, "Why give so much attention to the refinements of our domestic arrangements when there is such great misery and poverty and squalor at our doorstep?"

This is in no sense a choice of alternatives. Nobody can today ignore the desperate plight of peoples in war-torn and war-worn countries. We cannot envisage an acceptable future for the children of this country unless we all share wholeheartedly in the relief and restoration of the world's children. We are practically the only nation in a position to make important choices. We are in a position to show how the full use of present-day resources can make life significant and dignified for people everywhere. We are in a position to give people in all lands new courage and new hope if, instead of being satisfied with lip service to Home, the Basic Institution, or with proclaiming that the home is the cradle of democracy, we actually show that we choose to work sincerely for the future by doing all that is possible for children and homes.

A. ACTIVITIES OF NATIONAL AND INTERNATIONAL SCOPE

On the assumption that the extension of our influence overseas is of special significance at this time, we place these activities first in our record of the year's work.

I. *Toward One World*

CZECHOSLOVAKIA—Twelve Czechoslovak workers were selected by the Masaryk Institute at the request of the Czechoslovak Minister of Social Welfare to take our ten-week training course for child care aides. This included lectures, seminars and field work at various local nurseries and sessions on dietetics, community nutrition, home and group nursing and the administration of camps and shelters. These specialized courses were arranged through the co-operation of the American Red Cross, a group of pediatricians and the Jewish Vacation Association. Most of these workers subsequently returned to Czechoslovakia for child care work in their own country, taking with them books and educational materials of the Association.

CHINA—The United China Relief Advisory Committee, building child care libraries in China, has subscribed to CHILD STUDY to be sent to the Chinese National Institute for Health at Koloshan, five Christian colleges at Chengtu, National Association for Refugee Children in Chungking, Yu Tsai School at Beipei, and National Child Welfare Association in Chungking.

W. Carson Ryan, President of the Child Study Association, is now in China as Child Care Consultant for the United China Relief Advisory Committee on Child Care and Development.

Two members of the staff are participating in a weekly Institute on Rehabilitating Child Life in Asia under the auspices of the Church Committee for Relief in Asia.

U.S.S.R.—A staff member has worked with the Women's Committee of the National Council of American-Soviet Friendship on plans and programs, and participated in assembling a child care library to be sent to the U.S.S.R.

BELGIUM—At the request of Professor Bigwood of Brussels University, American Adviser to the Belgian Government, the Association sent materials for an exhibit at Brussels. Permission was also given to translate Child Study Association pamphlets into Flemish and French. Requests for literature have been received from the Medizinesch-Psychologisch Kinder-Kliniek in Antwerp and from various individual social workers in Brussels.

INDIA—An exhibit of Child Study publications was sent to Bombay.

FRANCE—Two members of the Advisory Board of the Child Study Association, Dr. Louis I. Dublin and Dr. Leona Baumgartner, went to France at the invitation of the French Government to make a survey of the health of the children.

The Parents' Manual, by Anna W. M. Wolf, is being translated into French, with a foreword by Dr. Raymond de Saussure.

At the request of the American Committee of the International Conference of Women held in Paris, the Association sent a paper on problems in American family life today.

GERMANY—Dr. Eduard C. Lindeman, another member of the Advisory Board of the Child Study Association, went to Germany as Education Adviser to the British Army of the Rhine.

ITALY—Mrs. Franklin E. Parker, Jr., a member of the Board of Directors, served for over a year as Director of Staff Welfare with the American Red Cross in the Mediterranean Theatre.

NORWAY—A Treasure Chest of Books about America is being sent to the Children of Norway, by the Children's Book Committee of the Child Study Association.

ALL OVER THE WORLD. Subscriptions to CHILD STUDY Magazine have been received from South Africa, Argentina, Brazil, Chile, Puerto Rico, Mexico, Canada, India, England, Australia, Canal Zone, Belgium, Hawaii, Sweden, New Zealand, U.S.S.R., and most of the European countries. An army physician, formerly a pediatrician in New York City who is now Director of the Bureau of Maternal and Child Health of the Territory of Hawaii, sent an order recently for 200 copies of the pamphlet, "Poor Appetite in Infancy," by Benjamin Spock.

THE OWI has requested permission to translate articles by staff members for use in Europe, Africa, and Asia, including an article on children's reading that appeared in *Publishers' Weekly*, and has arranged to transmit books and pamphlets of the Association to Europe. It has established contacts between the Child Study Association and foreign child care agencies, to be continued after OWI terminates its activities.

II. National Cooperation

(1) A third illustrated pamphlet, *Father Comes Home*, was prepared by the staff of the Association in cooperation with the USO Division of the YWCA. 65,000 copies were distributed. More than 90,000 copies of the two illustrated pamphlets prepared last year in cooperation with the USO Division of the YWCA: *What Makes a Good Home* and *What Makes Good Habits*, were distributed.

(2) A third large printing was made of the pamphlet, *When Children Ask About Sex*. Total of 45,000 were distributed through national organizations and individuals.

(3) The Third Annual Book Award offered by the Children's Book Committee was presented to Florence Crannell Means for *The Moved-Outers* at a luncheon held in cooperation with the Children's Book Council.

(4) The Association is cooperating in a joint project of professional and lay organizations initiated by the National Planning Association, for a National Conference on Family Life to be held in Washington in 1946.

(5) On its Tenth Anniversary, the magazine *Baby Talk* cited the Association "for outstanding contribution to parent education during a decade of depression and war."

III. Special Services of Staff

(1) Publishers—Staff members were consulted for their experience and ideas by publishers of children's books, Junior Literary Guild, comics, booksets and other publications. Articles by staff members were published in some twenty popular and professional magazines.

(2) Radio—Staff members were called upon for advice and information by the major networks; and staff and board members participated in many network programs.

(3) Lectures—Transportation conditions limited staff participation in institutes and meetings to the metropolitan area and two conferences in Chicago.

(4) Board and Staff members have been active on boards and committees of twelve local and regional agencies.

IV. Publications, CHILD STUDY Magazine

Subscriptions to CHILD STUDY Magazine have increased 20 per cent over 1944. Several of the articles in CHILD STUDY during 1945 have received extensive press notices. Reprints of articles include: *New Vistas for the Family*, *The Kind of Parent Teachers Like*, *Social Attitudes in Children's Radio*, *Two Mothers Revolt*. Some of these were bought in large quantities by national organizations. In addition to large distribution by other organizations, the Association distributed about 30,000 pamphlets and book lists. Many of the radio programs conducted especially for women have publicized the publications of the Association as well as its ideas and meetings.

V. *Annual Institute*, Hotel Roosevelt, March 5, 1945, *The Decisive Decade Ahead: What Will It Bring to Our Children?* Over 1,000 persons attended.

B. ACTIVITIES AT HEADQUARTERS

I. Counseling

The Family Counseling Service, now in its nineteenth year, continues as a distinct demonstration as well as a

direct service in the field of family guidance. The service is conducted on a sliding fee basis. Wives of servicemen pay no fee. The number of persons served total 300, of whom fifty were wives of servicemen. Two part-time trained workers were added to the staff during the year.

II. Courses

"Everyday Problems," a course for young mothers, given by staff in both spring and fall, with an attendance of 60 to 70 persons. "Teen-Age Problems," a course for teachers, parents, and group leaders, emphasizing emotional and sex adjustments, given in the spring by staff and outstanding leaders in youth guidance. A course to train volunteer child-care aides for work in child care centers, endorsed by C.D.V.O. Certificates were issued to 42 graduates. "Adjustment Problems of Young Children," a course for professional workers, given in the fall by members of the staff, under auspices of the Family Counseling Service. A demonstration workshop course given by staff, under auspices of Fort Greene District Health Committee of Brooklyn, as a refresher course for social workers and other professionals preparing to lead groups in their communities. The Association followed the course by sending a staff member as leader to a Parent-Teacher Association group in the Fort Greene area. A special course for servicemen's wives, giving them an opportunity to discuss family adjustments in the father's absence and to begin making plans for his return. A course on everyday problems of childhood and family life was again given at the Jefferson School of Social Science. Several courses in neighboring Long Island and New Jersey communities, including a follow-up series of intensive discussion meetings for parents and teachers at Great Neck, L. I. A second course for nurses at St. Mary's Convalescent Hospital, and a third course planned for next year at their request. A series of six meetings conducted by staff members for Four Freedoms Club of the International Workers' Order in Washington Heights.

III. Open Meetings for Members

One on discipline, "Are We Spoiling Our Children?"; a discussion of "Books on Child Development and Human Relations"; and a panel discussion on "Children's Books: Which Way for the Future?"

IV. Committees

(1) The Bibliography Committee—The Committee examined two hundred books and some fifty pamphlets, and published its annual annotated and classified list of selected books, and arranged the discussion meeting on "Books on Child Development and Human Relations", led by Dr. Carl Binger. This Committee has charge of the first project under the Bird Stein Gans Memorial Fund for Publica-

tions: a classified bibliography covering twenty years of books for parents.

(2) Children's Book Committee—The Committee examined 520 books, of which 236 titles were included in "The Year's Best Books for Children." It has acted in an advisory capacity to the Whitman Publishing Company, for some of its books intended for chain store distribution, and for the preparation of three large anthologies of stories for children of early school age. The Committee is also preparing a collection of stories for nursery age to be published by the Thomas Y. Crowell Company.

(3) Children's Radio Committee—At the request of producers of three popular afternoon radio serials for children, the Committee conferred with educators and organizations and prepared a report concerning indoctrination of attitudes through these programs, such as patriotism, combatting race and religious prejudices, and good-neighbor relations.

V. Camp and School Information Service

487 requests have been handled for camp and school information.

VI. Library

The Library has been in constant use as an adjunct to the courses for parents and professional workers and to the Family Counseling Service.

VII. Speakers' Bureau

Services of the Association's Speakers' Bureau have been increased as a result of a meeting held last spring to co-ordinate the activities of speakers in the field of parent education in the metropolitan area. Several speakers in addition to staff members and members of the Family Counseling Service are now being booked by the Bureau, which has reached out to many more parent organizations in schools and community organizations.

VIII. Mail Inquiries

Requests by mail for all kinds of information are coming in increasing numbers from every part of the United States and Europe, many from individuals seeking advice on personal problems. These are answered by staff consultants, and, where possible, are referred to local guidance and community agencies, with suggestions for reading material. Interest ranges from nursery school education and home problems to prevention of delinquency and adjustment of adolescents.

SIDONIE MATSNER GRUENBERG,

Director.

**SUPPORT THE
ANNUAL RED CROSS DRIVE**

Parents Contribute

SECOND THOUGHTS ON THE CHILDREN'S BOOK MEETING

IN NOVEMBER the Children's Book Committee sponsored a panel discussion on "Children's Books: Which Way for the Future?" The controversy aroused was lively and important, so much so that I should like to tell about my reactions as one of the audience who has the privilege of criticizing from the safety of the crowd and with the inestimable advantage of second thoughts.

The feelings aroused by children and by books are too varied and tumultuous to be set down here—and when books and children are discussed together even in an academic atmosphere, it is no wonder that enough emotional energy is set loose to girdle the globe.

There would seem to be no difference of opinion about the importance of books in the life of children. As adults, recalling our childhood, we can all remember stories that became a part of us or that opened new vistas to us, making the long ago and far away as real as the "here and now," or the "here and now" as miraculous as the morning of the world. But to me the emphasis on the "tried and true" in this discussion suggested a desire to escape from the difficult present. We are willing to let Charles Dickens tell our children the unpleasant truths of society a hundred years ago, for these no longer disturb us. But clinging to the past is one great danger in our approach to children's reading, a danger that increases in direct proportion to our own fear of the future.

Emphatically I do not mean that we are to discard the loved classics of our childhood; I do mean that we must give our children not only the best of the old—for some of the old is pretty mediocre, too—but also the best of the new. The new books are different from our books as ours were different from our parents', simply because the world is a different world; our children are living in that world today—not just remembering its past or preparing to live in it in the future. They are living in a world that is terrifyingly complex in its social and political organization, unimaginably chaotic in its economy, and, above all, tired. Even their own country, that "giant in the earth," is tired. Is there a way of helping our children to cope with these tremendous problems? Aren't books one such way?

One discussant maintained that children are unaware of social differences and tensions. How can

they be oblivious to these things which are in the very air they breathe? A child who has heard even the sound of a word like "nigger" has come up against the problem of race relations. No, he doesn't understand all the factors in the white-Negro pattern of the United States—but then, do we? A child whose father is on strike or whose father's factory is closed by a strike is in an economic tangle—he cannot be protected from it. A child whose father did not return from the war or whose brother was physically or emotionally damaged is not unaware of war's impact.

Another plea was that children's books must not move ahead too fast; yet if they are to have any meaning surely they must keep abreast of the child's other experiences. Crises will not wait until we are ready to discuss them. If smallpox were epidemic in the community, we would see to it that every one was vaccinated—actually, we go a step further, for we vaccinate children when there is no epidemic. Similarly, when race hatred—to take only one contagious disease—is raging through our country, we can and should vaccinate our children against it. In this their books can serve them, for in books they get to know other children and other ways, and learn to comprehend the pattern of the world they live in. To say, as one speaker did, that "children do not derive attitudes from their reading" seems to me to negate all educational philosophy and experience. Literate people have long taken comfort from the belief that reading is a source of learning.

Equally negating our literary experience was the insistence of some discussants that deliberately to infuse a book with a constructive social viewpoint will make the book artificial. All books are artificial, of course, because they are works of art. All authors are selective in their choice of material and all authors have some social attitudes. Dickens wrote with passionate purpose, with obvious intent to propagandize. So did Swift. In fact, I can think of only one book in the world that begins with no social viewpoint and that is the first part of *Robinson Crusoe*. As soon as Crusoe sees the footprint in the sand, the book takes on a different meaning and becomes a study of the relationship between two people—a book of social implications.

There need be no incompatibility between con-

structive social attitudes and the creative spirit. The real dichotomy is between a creative book and one that is sterile. Sterile books are not necessarily, not even usually, books about social problems. They are books which do not stir us because they have no interfusion of form and content, no imagination, no vitality. Their failure is due to inadequacy on the part of the author, not to his efforts to put social meaning into his work. Should an author then be directly encouraged or urged to indoctrinate? One of the speakers said that publishers must not suggest themes and implied that such encouragement would lead to a spate of poorly written, dull and preachy stories. I am sure, however, that some fine books would be produced, too, and, after all, no publisher need accept a bad book.

Still another issue was that of handling controversial questions and situations in children's books. I believe that it can be done successfully, and, in fact, it has been done again and again. A realistic picture of contemporary life must include many, if not all, of its aspects, the ugly as well as the beautiful—though certainly not all in one book. What is important in a so-called realistic story is that there be

inner as well as outer reality. That is, a book may be realistic in the sense that it has a modern setting and uses the modern idiom and yet be utterly false in its implications. The modern boy or girl of the typical success story who conquers all obstacles with a smile, never is disappointed, never wrong, is far less "real" and infinitely more dangerous to a child struggling with his own fears and frustrations than any number of Supermen or Giant Killers.

To get back to the authors: books do arise from the experience of their makers. If a writer is himself aware of the complexities of our society, is sensitive and compassionate, then these attitudes will become a natural part of his book. If he respects the rights of every human being, regardless of external differences, he will not have far to seek for his theme. If he is aware of the destructive power of prejudice, he will not have to set up wooden men to be knocked down. The emotions of patriotism and love of justice are social, and they can permeate a great work of art or a great book. To feel oneself a part of humanity—all humanity—and to transmit that experience to children is the deepest and truest of all creative acts.

HELEN RATNOFF PLOTZ



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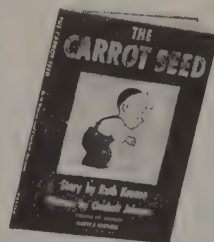
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Pictures by CROCKETT JOHNSON

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SCHOOLS CAN TEACH THE USE OF MONEY

(Continued from page 43)

that is fair as well as profitable, the keeping of accounts, and again the checking and balancing weekly. The eleven-year-olds' job calls for the purchase of type and ink and paper, the maintenance of printing presses, and again setting a price, which involves even a more complicated set of understandings, namely, the labor charge which goes into printing.

With experiences such as these it is not surprising to find a thirteen-year-old group ready to take on the business management of the school lunchroom and to see clearly the intricate problems involved. One can demonstrate quite satisfactorily the *ability* of children to handle such undertakings with success and pleasure. What we must still question, however, are the values and outcomes. It would be nice to report that these children come through with a tremendous superiority in arithmetic when measured objectively, but they do not. They measure very adequately up to their grade levels in arithmetical computations by the time they graduate from the elementary grades, but they are not spectacularly above average. In arithmetical reasoning, however, they rank much higher than their grades, as one would expect as a result of such experience.

What then are the values? Perhaps they can best be expressed by recounting the experience that some of these children have had when meeting children more traditionally trained. One youngster came back from her first contact with high school finance appalled by the lack of understanding that she had encountered in her high school group. The children had published a class paper which they sold. In their final accounting they simply neglected to include as an expense the twenty-five dollars which they had received from the office to start their venture. This was a shocking procedure to a child who had had the practical experience of meeting obligations fully before one could accept a profit from an undertaking. Her words were, "But they're so babyish! Don't they know that you have to pay back your debts first?"

Another child came back during the Christmas season with a story such as this. "You know, last year when I was on the decorations committee here we spent only about \$5.00 for Christmas greens, and we thought the gymnasium looked beautiful. Up at school this year I bet they spent as much money to decorate the building for Christmas as it would

take to give somebody a scholarship for a whole year. I think that's a crime, don't you?"

Such an attitude on the part of an adolescent child spells success in this area. According to our criteria, a vital learning has taken place. This child has learned not only some relative values but also that the use of money is a deep responsibility. It is not merely a matter of saving or accumulation, but rather the use of wealth or money for service. It is in some such values, it seems to me, that we are woefully lacking in our adult society. Perhaps we can give children these non-materialistic, social attitudes through real experience in the process of group earning and spending.

MONEY AND FAMILY SECURITY IN THE CHANGING WORLD

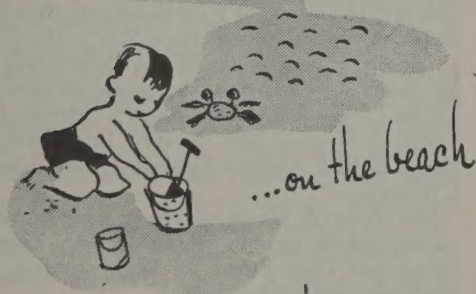
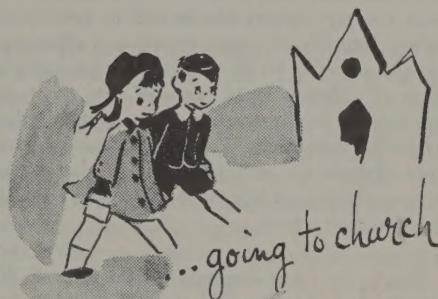
(Continued from page 47)

In so far as it is able, the family can pool its money resources to function effectively as an economic unit. The family as a group of consumers can work together to assure that the money income the members receive is paid out for goods and services of true value. Children, as well as adults, can learn to practice this type of self-help, which consists in careful planning of expenditures and thoughtful buying. If the family income permits savings, there should be provision made for major outlays of family funds in so far as family needs can be foreseen. Private insurance may in many cases supplement basic protection for the family.

Most families, however, are unable adequately to provide for their own security by private means alone. Since social security requires strengthening and extending to give better protection for virtually all the nation's families, the family members can contribute to their own security and the nation's security by acting in their collective capacity as citizens. American families can inform themselves through family discussion and community organizations as to what the social security program means to them and to the nation.

It seems clear that one of the great basic problems of our civilization is the preservation of family security, of the set of satisfactions which secure and happy family life provides. On the one side, the family must be preserved against the violence of modern war; on the other, against the impersonal ravages of the modern economic machine. In both areas an active, alert and intelligent citizenry can promote the national welfare by striving for family security.

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News and Notes

Intergroup Program

The Horace Mann-Lincoln Neighborhood Center is again this year providing a Saturday afternoon recreational program for children from eight to sixteen years old who live in the vicinity of the Horace Mann-Lincoln School at 425 W. 123rd Street, in New York City. The Center's program aims to better interracial understanding, and to demonstrate true democracy in action. All activities are without charge. Parents are invited to participate. The first Saturday of every month is a discussion period and assembly for all. The Center has brought children of different racial, national and economic groups together and let them play and work together in a friendly atmosphere. Parents of Horace Mann-Lincoln students initiated the project. Other parent groups are showing an interest in developing a similar program in their schools.

Regional Conferences

Three Regional Conferences of the American Education Fellowship, formerly the Progressive Education Association, are scheduled for this current school year. They are:

February 22-23, 1946: *Chicago Regional Conference*—Hotel Sherman, Chicago, Illinois. For information write to: Lester Ball, Superintendent of Schools, District 108, Highland Park, Ill.

March 2, 1946: *Philadelphia Regional Conference*—Philadelphia High School for Girls, Philadelphia, Pa. For information write to: M. David Hoffman, Simon Gratz High School, 17th and Luzerne Streets, Philadelphia, Pa.

March 22-23, 1946: *New York Regional Conference*—Hotel New Yorker, New York City. For information write to: Vinal H. Tibbetts, American Education Fellowship, 289 Fourth Avenue, New York City 10.

These three conferences will be devoted to a consideration by educators and parents of the most pressing problems facing education in the postwar world. Proper emphasis will be given to the community aspects of good education and the need for its understanding and support by all agencies and individuals concerned with the development of democratic living.

The public is cordially invited to attend these conferences.

National Education Association

The Department of Supervision and Curriculum Development, N.E.A. will hold its annual spring meeting at the Statler Hotel in St. Louis, March 21-23, 1946. Group discussions, general sessions, working committee meetings, and informal get-togethers are planned. Meetings will center around problems of providing better schools for children and youth of our modern world. All educators interested in instructional improvement in today's schools are invited to attend. For information, write to National Education Association, 1201 Sixteenth Street, NW, Washington 6, D. C.

Playschools Conference

The annual spring conference of the Playschools Association will be held at the Hotel Pennsylvania in New York on Saturday, April 13. The topic for the conference is "Building a World to Believe In—For All the Children All the Time."

The morning session, presided over by Mrs. Fred M. Stein, president of the Playschools Association, will include a showing of a new Playschools film, "Play Is Our Business," and a panel discussion by school age children on "What Are the Children Asking?" This is to be followed by a round table of adult specialists on "What Answers Have We?" Dr. Alice V. Keliher, director of the Walden School, will be the chairman of both panels. Among the speakers will be Lawrence K. Frank, James L. Hymes, Dr. Myron C. Wegman, Mrs. David M. Levy, Reverend George B. Ford, Alphonse Heningburg, and Edward J. Bernath.

Mrs. Walter A. Hirsch will preside at the luncheon session, and the speakers will include Mrs. Eugene Meyer and Dean Ernest O. Melby. Mark A. McCloskey will be the chairman.

The luncheon will be followed by a reception for representatives of agencies in related fields. For further information write to the Playschools Association, 119 West 57th Street, New York.

Child Development Research

The Society for Research in Child Development will hold its first meeting since the start of the war in the St. Louis, Mo., Municipal Auditorium on Friday, March 29, 1946.

The Chairman of the Society, Dr. Florence L. Goodenough, at the Institute of Child Welfare, Uni-

versity of Minnesota, announces that the program will include reports of current research by the following speakers: Dr. L. W. Sontag, Antioch College; Dr. Harold E. Jones, University of California; Dr. Harold H. Anderson, University of Illinois; Dr. Robert J. Havighurst, University of Chicago; Dr. Robert R. Sears, State University of Iowa, and Dr. John E. Anderson, University of Minnesota.

The session on "Child Development Research in the Post-war World—A Consideration of Plans and Policies" will be discussed at a round table meeting, with Dr. Allan G. Brodie, University of Illinois College of Dentistry, Chicago, chairman.

For further information write to the Society for Research in Child Development, National Research Council, 2101 Constitution Avenue, Washington, D. C.

Parent Education Conference The first post-war national Parent Education Conference will be held from May 2 to May 4, 1946, at the Ritz-Carlton Hotel, Atlantic City, N. J., sponsored by the Parent Education Clearing House of *Parents' Magazine*. The Clearing House was established last October and includes on its Advisory Board many former members of the governing board of the National Council of Parent Education. Ruth Mallay, editor of *CHILD STUDY*, is Director of the Clearing House.

This will be the first opportunity since the beginning of the war for those working in the field to come together to share their experiences.

Among those who will lead the discussion groups are: Dr. Gordon W. Blackwell, University of North Carolina; Dr. Muriel W. Brown, Office of Education, Washington, D. C.; Hazel Corbin, Maternity Center Association, New York City; Mrs. Shirley Enochs, U. S. Children's Bureau, Washington, D. C.; Dr. Joseph K. Folsom, Vassar College; Robert G. Foster, Merrill-Palmer School, Detroit; Dr. Lawrence K. Frank, Director, Caroline Zachry Institute of Human Development; Lester Granger, National Urban League; Mrs. Sidonie M. Gruenberg, Director, Child Study Association of America; James L. Hymes, Caroline Zachry Institute of Human Development; Mrs. Harriet A. Houdlette, American Association of University Women; Prof. Flemmie Kittrell, Howard University, Washington, D. C.; Dr. Mary Fisher Langmuir, Vassar College; Katherine Lenroot, Chief, U. S. Children's Bureau, Washington, D. C.; Mrs. Clara Savage Littledale, Editor, *Parents' Magazine*; Mrs. Lydia Anne Lynde, U. S. Department of Agriculture; Dr. Margaret

Mead, American Museum of Natural History, New York; Mark McCloskey, Director of Community Education, Board of Education, New York City; Prof. Ernest G. Osborne, Teacher's College, Columbia University, New York; Dr. James S. Plant, Juvenile Clinic, Essex County, N. J.; Elizabeth Smith, Albany Public Library, Albany, N. Y.; Dr. Leland Foster Wood, Federal Council of Churches of Christ in America; Myra deHaven Woodruff, Albany, N. Y., and Dr. Ruth Washburn, of Boston, Mass.

SCIENCE CONTRIBUTES

(Continued from page 53)

satisfy the psychologic needs of the newborn. There is a minimal opportunity for the baby to be at the mother's side where he can be cuddled and fondled; there is failure to encourage breast feeding; there is an unnecessarily large amount of crying; and no respect whatsoever is paid to the innate feeding demands. Mothers may take comfort in the fact that physicians are becoming more and more aware of this. There is a growing appreciation among physicians of the shortcomings of the present obstetrical hospital and a number of solutions have been suggested. Because of the overcrowding in many hospitals it has been found necessary to cut down the usual 10-14 day stay to 7 days, and in some regions, to 3 days. The curtailed stay has not only been found to be without danger; it has even been hailed as a medical advance in line with the shorter rest-in-bed periods advocated by many surgeons in the care of certain post-operative patients.

It has been suggested that newborn nurseries be made smaller. The principal intent here is to limit epidemics. It is difficult to see, however, how the smaller nursery would aid in improving the problem of emotional deprivation for the baby.

In Continental hospitals it is customary to keep the baby in the same hospital room with the mother. It is possible that this method will receive acceptance in the near future. However, changes in hospital practice and architecture may be brought about by the growing realization on the part of the mother and the doctor of how current obstetrical care denies the child basic emotional satisfactions in the first ten days of his life. Here's the problem that confronts us: How shall we build our obstetrical hospitals to provide the greatest safety and comfort to the mother and the baby and give the baby not only the good physical care he needs, but the sound psychological care he should also have even in these first few days?

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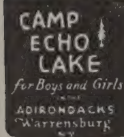
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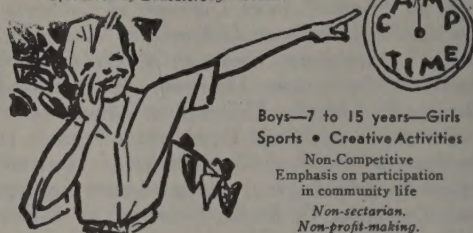
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